

United States Bankruptcy Court
Eastern District of Wisconsin

In re:
Latesha P Clark
Debtor

Case No. 14-26815-mdm
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0757-2

User: amg
Form ID: b18

Page 1 of 1
Total Noticed: 16

Date Rcvd: Nov 05, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2014.

db +Latesha P Clark, 4354 N 88th St, Milwaukee, WI 53222-1721
8875311 +Check n Go, 1600 W. Capital Drive, Milwaukee, WI 53206
8875312 +Debt Recovery Solution, Attention: Bankruptcy, 900 Merchants Concourse Ste L111, Westbury, NY 11590-5121
8875318 +Magnolia Realty, 5001 W Mill Rd, Milwaukee, WI 53218-1410
8875319 +Metropolitain Associates, 1123 N. Astor St., Milwaukee, WI 53202-3352
8875320 +Milwaukee City, 200 E. Wells Street, Milwaukee, WI 53202-3515
8875321 +Otto McDuffie, PO Box 1718, Milwaukee, WI 53201-1718
8875324 +Your Credit, 25331 Ih 10 West Suite 101, San Antonio, TX 78257-9506

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: ATLASACQU.COM Nov 06 2014 01:14:00 Atlas Acquisitions LLC, 294 Union St., Attn: Avi Schild, Hackensack, NJ 07601-4303
8942655 +EDI: ATLASACQU.COM Nov 06 2014 01:14:00 Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
8875313 +E-mail/Text: bankruptcynotices@dcicollect.com Nov 06 2014 01:24:10 Diversified Consultant, P O Box 551268, Jacksonville, FL 32255-1268
8875314 +E-mail/Text: bknotice@erccollections.com Nov 06 2014 01:23:35 Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
8875315 +E-mail/Text: bankos@facpaid.com Nov 06 2014 01:22:35 Fed Adj Co, Po Box 170680, Milwaukee, WI 53217-8056
8875316 +EDI: IIC9.COM Nov 06 2014 01:14:00 IC System, Attn: Bankruptcy, 444 Highway 96 East; Po Box 64378, St. Paul, MN 55164-0378
8875322 +EDI: CBSPLS.COM Nov 06 2014 01:13:00 PLS, 4750 N. 76th Street, Milwaukee, WI 53218-4731
8875323 +E-mail/Text: Bankruptcy-Notifications@we-energies.com Nov 06 2014 01:22:44 Wi Electric / Wi Energies, Attention: Jill Costello, Po Box 2046 Room A130, Milwaukee, WI 53201-2046

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8875317 ##+KNT Properties LLC, PO Box 2126, Brookfield, WI 53008-2126

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2014 at the address(es) listed below:

Helen M. Ludwig wi08@ecfcbis.com
Nathan E. DeLadurantey on behalf of Debtor Latesha P Clark ecfch7@gmail.com
Office of the U. S. Trustee ustpregion11.mi.ecf@usdoj.gov

TOTAL: 3

United States Bankruptcy Court

Eastern District of Wisconsin

Case No. 14-26815-mdm

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Latesha P Clark
4354 N 88th St
Milwaukee, WI 53222

Social Security / Individual Taxpayer ID No.:

xxx-xx-4031

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 11/5/14

Margaret Dee McGarity
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.